

**Information to identify the case:**

Debtor 1	<b>Alfonso L. Spells</b>	Social Security number or ITIN	<b>xxx-xx-6895</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Tinika M. Robinson-Spells</b>	Social Security number or ITIN	<b>xxx-xx-8107</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>15-21453-CMB</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Alfonso L. Spells

Tinika M. Robinson-Spells

9/18/20

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Alfonso L. Spells  
Tinika M. Robinson-Spells  
Debtors

Case No. 15-21453-CMB  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy  
Form ID: 3180W

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Total Noticed: 74

Date Rcvd: Sep 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Sep 20, 2020.

db/jdb +Alfonso L. Spells, Tinika M. Robinson-Spells, 803 Blakley Court, Apt. 350,  
Frederick, MD 21702-4675  
cr +Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place,  
Pittsburgh, PA 15222-5413  
cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,  
Pittsburgh, PA 15212-5860  
cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600,  
Pittsburgh, PA 15212-5866  
14095668 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178,  
Los Angeles, CA 90051-5478  
14035010 +Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497  
14035011 +Borough of Swissvale, 7447 Washington Street, Pittsburgh, PA 15218-2581  
14035018 +CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099  
(address filed with court: Continental Finance, PO Box 105125, Atlanta, GA 30348)  
14087299 +Cavalry SPV I, LLC, Assignee of Capital One Bank USA, N.A., Bass & Associates, P.C.,  
3936 E Ft. Lowell Road Suite #200, Tucson, AZ 85712-1083  
14035015 +Chase Receivables Prof. Collection Agcy, 1247 Broadway, Sonoma, CA 95476-7503  
14044202 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,  
Mason, OH 45040-8053  
14035019 Department of Economic Development, 425 Sixth Avenue, Suite 800, Pittsburgh, PA 15219  
14035021 +Duquesne Light Company, Payment Processing Center, PO Box 67, Pittsburgh, PA 15267-0067  
14035022 +Fast Loans, PO Box 50191, Minneapolis, MN 55405-0191  
14035027 JC Penney, c/o Protfolio Recovery Associates, PO Box 12914, Virginia Beach, VA 23451  
14035029 +JD Byrider, 4916 William Penn Highway, Monroeville, PA 15146-3756  
14035038 Navient, PO Box 9533, Minneapolis, MN 55405  
14035040 +PA Department of Revenue, PO Box 281041, Harrisburg, PA 17128-1041  
14040992 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982  
14035042 PNC Bank, PO Box 856177, Louisville, KY 40285-6177  
14094236 +PNC Bank, N.A., Attn: Bankruptcy Department, 3232 Newmark Drive,  
Miamisburg, OH 45342-5421  
14035043 +PNC Mortgage, PO Box 8807, Dayton, OH 45401-8807  
14035041 Peoples Natural Gas, P.O. Box 535323, Pittsburgh, PA 15253-5323  
14035045 +Springleaf, PO Box 64, Canton, OH 44707-0064  
14035047 +The Wilkinsburg Penn Joint Water Autho., 2200 Robinson Blvd., Pittsburgh, PA 15221-1193  
14035049 +United Revenue Collection, PO Box 1184, Langhorne, PA 19047-6184

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 19 2020 04:44:43 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Sep 19 2020 08:18:00 PRA Receivables Management LLC, POB 41067,  
Norfolk, VA 23541-1067  
14056547 +E-mail/Text: rmartin@lmmcollections.com Sep 19 2020 04:45:10 Allstate Security Systems,  
c/o Lockhart, Morris & Montgomery, Inc., 1401 N. Central Expy., Suite 201,  
Richardson, TX 75080-4681  
14043340 EDI: GMACFS.COM Sep 19 2020 08:18:00 Ally Financial, PO Box 130424,  
Roseville, MN 55113-0004  
14035008 +EDI: GMACFS.COM Sep 19 2020 08:18:00 Ally Financial, PO Box 380901,  
Minneapolis, MN 55438-0901  
14042445 EDI: AIS.COM Sep 19 2020 08:18:00 American InfoSource LP as agent for,  
T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
14043423 EDI: AIS.COM Sep 19 2020 08:18:00 American InfoSource LP as agent for,  
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
14035009 EDI: WFNNB.COM Sep 19 2020 08:18:00 Ashley Stewart, PO Box 182125,  
Columbus, OH 43218-2125  
14062860 EDI: BL-BECKET.COM Sep 19 2020 08:18:00 CAPITAL ONE, N.A., C/O BECKET AND LEE LLP,  
POB 3001, MALVERN, PA 19355-0701  
14035016 EDI: WFNNB.COM Sep 19 2020 08:18:00 Children's Place, PO Box 183015,  
Columbus, OH 43218-3015  
14035017 E-mail/Text: Bankruptcy.RI@Citizensbank.com Sep 19 2020 04:44:05 Citizens Bank,  
PO Box 42023, Providence, RI 02904  
14046236 +E-mail/Text: bankruptcy@jdbyrider.com Sep 19 2020 04:45:27 CNAC,  
12802 Hamilton Crossing Blvd, Carmel, IN 46032-5424  
14035013 +EDI: CAPITALONE.COM Sep 19 2020 08:18:00 Capital One, PO Box 71083,  
Charlotte, NC 28272-1083  
14091558 +E-mail/Text: bankruptcy@cavps.com Sep 19 2020 04:45:08 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
14067375 +E-mail/Text: ra-li-occ-esbkpt-hbg@pa.gov Sep 19 2020 04:44:07  
Commonwealth of PA - Dept. of Labor & Industry, UC, Labor & Industry Bldg., 10th Floor,  
651 Boas Street, Harrisburg, PA 17121-0725  
14035012 E-mail/Text: ra-li-occ-esbkpt-hbg@pa.gov Sep 19 2020 04:44:07  
Bureau of UC Benefits and Allowances, P.O. Box 67503, Harrisburg, PA 17106-7503

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Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14035020 EDI: DISCOVER.COM Sep 19 2020 08:18:00 Discover Financial Services, PO Box 30943,  
Salt Lake City, UT 84130-0943

14042224 EDI: DISCOVER.COM Sep 19 2020 08:18:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025

14035023 EDI: BLUESTEM Sep 19 2020 08:18:00 Fingerhut, PO Box 166, Newark, NJ 07101-0166

14035024 EDI: WFNNB.COM Sep 19 2020 08:18:00 Gordon's Jewelers, PO Box 183015,  
Columbus, OH 43218-3015

14035025 +EDI: IRS.COM Sep 19 2020 08:18:00 Internal Revenue Service, PO Box 7346,  
Philadelphia, PA 19101-7346

14035028 EDI: RMSC.COM Sep 19 2020 08:18:00 JC Penney, PO Box 960090, Orlando, FL 32896-0090

14035026 +E-mail/Text: BKRMailOPS@weltman.com Sep 19 2020 04:44:22 Jared, c/o Steling Incorporated,  
Customer Service Dept., 375 Ghent Road, Akron, OH 44333-4601

14035030 E-mail/Text: BKRMailOPS@weltman.com Sep 19 2020 04:44:22 Kay Jewelers, PO Box 740425,  
Cincinnati, OH 45274-0425

14035031 +E-mail/Text: PBNCNotifications@peritussservices.com Sep 19 2020 04:44:09 Kohl's,  
PO Box 3120, Milwaukee, WI 53201-3120

14035032 EDI: WFNNB.COM Sep 19 2020 08:18:00 Lane Bryant, PO Box 182125, Columbus, OH 43218-2125

14035033 +E-mail/Text: rmartin@lmmcollections.com Sep 19 2020 04:45:10 Lockhart Morris & Montgo,  
833 Arapaho Road, Richardson, TX 75081-2293

14035034 EDI: RMSC.COM Sep 19 2020 08:18:00 Lowe's, PO Box 530914, Atlanta, GA 30353-0914

14063433 E-mail/PDF: MerrickBKNotifications@Resurgent.com Sep 19 2020 04:47:35 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

14035035 +EDI: TSYS2.COM Sep 19 2020 08:18:00 Macy's, PO Box 183083, Columbus, OH 43218-3083

14035036 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Sep 19 2020 04:47:36 Merrick Bank,  
PO Box 9201, Old Bethpage, NY 11804-9001

14035037 +EDI: MID8.COM Sep 19 2020 08:18:00 Midland Funding LLC, 8875 Aero Drive, Suite 200,  
San Diego, CA 92123-2255

14690989 EDI: NAVIENTFKASMSERV.COM Sep 19 2020 08:18:00 Navient Solutions, LLC. on behalf of,  
Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635

14035039 +EDI: AGFINANCE.COM Sep 19 2020 08:18:00 One Main Financial, 6801 Colwell Boulevard,  
Irving, TX 75039-3198

14657875 EDI: PRA.COM Sep 19 2020 08:18:00 Portfolio Recovery Associates, LLC, PO BOX 41067,  
Norfolk, VA 23541

14093894 EDI: PRA.COM Sep 19 2020 08:18:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541

14110037 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 19 2020 04:44:43  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg, PA 17128-0946

14057321 EDI: Q3G.COM Sep 19 2020 08:18:00 Quantum3 Group LLC as agent for, Comenity Bank,  
PO Box 788, Kirkland, WA 98083-0788

14039355 EDI: AGFINANCE.COM Sep 19 2020 08:18:00 Springleaf Financial Services, PO Box 3251,  
Evansville, IN 47731

14035044 EDI: RMSC.COM Sep 19 2020 08:18:00 Sam's Club, PO Box 530942, Atlanta, GA 30353-0942

14069271 +E-mail/Text: ecf@buckleyking.com Sep 19 2020 04:44:11 Sterling Jewelers, Inc.,  
dba Jared The Galleria of Jewelry, c/o Buckley King LPA, 600 Superior Avenue, Suite 1400,  
Cleveland, Ohio 44114-2693

14089437 +E-mail/Text: ecf@buckleyking.com Sep 19 2020 04:44:11  
Sterling Jewelers, Inc. dba Kay Jewelers, c/o Buckley King LPA,  
600 Superior Avenue East, Suite 1400, Cleveland, Ohio 44114-2693

14035046 +EDI: DCI.COM Sep 19 2020 08:18:00 T-Mobile, c/o Diversified Consultants Inc,  
10550 Deerwood Park Blvd #309, Jacksonville, FL 32256-2805

14035048 EDI: WFNNB.COM Sep 19 2020 08:18:00 Torrid, PO Box 182125, Columbus, OH 43218-2125

14035053 E-mail/Text: AR@vivint.com Sep 19 2020 04:44:00 Vivint Inc., 62992 Collection Drive,  
Chicago, IL 60693

14035050 EDI: WFNNB.COM Sep 19 2020 08:18:00 Venus, PO Box 182125, Columbus, OH 43218-2125

14035051 +E-mail/Text: compliance@chaserec.com Sep 19 2020 04:45:27 Verizon, c/o Chase Receivable,  
1247 Broadway, Sonoma, CA 95476-7503

14035052 EDI: WFNNB.COM Sep 19 2020 08:18:00 Victoria's Secret, PO Box 182125,  
Columbus, OH 43218-2125

TOTAL: 48

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
cr PNC Bank, National Association  
cr PNC Bank, National Association  
smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946

14035014\* Capital One, PO Box 71083, Charlotte, NC 28272-1083

TOTALS: 3, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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Form ID: 3180W

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 20, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC Bank, National Association  
andygornall@latouflawfirm.com  
Brett A. Solomon on behalf of Creditor Ally Financial brett.solomon@solomon-legal.com  
Brian Nicholas on behalf of Creditor PNC Bank, National Association bnicholas@kmlawgroup.com  
Kenneth M. Steinberg on behalf of Joint Debtor Tinika M. Robinson-Spells  
julie.steidl@steidl-steinberg.com,  
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl  
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@stei  
dl-steinberg.com  
Kenneth M. Steinberg on behalf of Debtor Alfonso L. Spells julie.steidl@steidl-steinberg.com,  
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl  
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@stei  
dl-steinberg.com  
Kenneth M. Steinberg on behalf of Plaintiff Alfonso L. Spells julie.steidl@steidl-steinberg.com,  
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl  
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@stei  
dl-steinberg.com  
Kenneth M. Steinberg on behalf of Plaintiff Tinika M. Robinson-Spells  
julie.steidl@steidl-steinberg.com,  
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl  
ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@stei  
dl-steinberg.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 12